

WE CLAIM:

1 1. A system for making payments to a plurality of
2 third party payees from a single credit card purchase in
3 which a credit card is used, the system comprising:

4 at least one computer located at a merchant or
5 retailer location, the computer including software
6 therein for calculating commissions and other fees due to
7 third parties from a credit card purchase;

8 said at least one computer including means for
9 causing multiple party payment information indicating to
10 whom payments are due from the credit card purchase to a
11 credit card company; and

12 means for enabling one of the credit card
13 company and the at least one computer to pay fees due to
14 a plurality of third parties from the credit card
15 purchase based upon the multiple party payment
16 information received by the credit card company from the
17 merchant or retailer.

1 2. The system of claim 1, further comprising a
2 communication link connecting the at least one computer
3 to the credit card company, the link permitting the at

4 least one computer to instruct the credit card company to
5 make multiple payments to parties related to the
6 transaction.

1 3. The system of claim 2, wherein the credit card
2 company includes one of an issuing bank, an acquiring
3 processor, and a receiving bank.

1 4. The system of claim 1, wherein the at least one
2 computer includes means for accessing an account of the
3 customer via the credit card company and debiting an
4 amount of price of sale, tax and fees, and means for
5 automatically crediting accounts of the seller and third
6 parties by amounts owed them relating to the purchase.

1 5. A method of making payments to a plurality of
2 third party payees from a single credit card purchase in
3 which a credit card is used, the method comprising the
4 steps of:

5 a consumer initiating a credit card transaction
6 purchasing goods or services from a merchant or retailer

7 using a credit card via a packet switched data network
8 such as the Internet;
9 at least one computer at a location of the
10 merchant or retailer, the at least one computer totaling
11 price of the goods or services, taxes thereon, freight
12 and other fees, thereby resulting in a total price;
13 charging the total price to the consumer's
14 credit card, thereby completing the credit card
15 transaction;
16 the at least one computer determining
17 commissions, taxes, freight, and other fees due to third
18 parties for the transaction; and
19 the at least one computer causing multiple
20 payment instructions to be forwarded to a credit card
21 company, the multiple payment instructions being
22 indicative of third parties to whom payment amounts are
23 owed for the transaction.

1 6. The method of claim 5, further comprising the
2 credit card company causing the third parties to be paid
3 amounts owed to them for the transaction, based upon the

- 4 multiple payment instructions from the at least one
- 5 computer.